

EAST TENNESSEE SUMMITS (NOV. 13 – 15, 2002)

FIRST TN DEVELOPMENT DISTRICT -BLOUNTVILLE

November 13, 2002

NEEDS

- Shortage of contractors certified for lead-based paint
- Lead-based paint abatement slows down process of affordable housing development; too costly to make profit for contractors
- Lead-based paint prompts reconstruction rather than rehab
- Supportive services
- Homeowner rehab owner occupied
- Emergency repairs for elderly (low-income homeowner)
- Small amounts of money for minor repairs
- Aging trailers and mobile homes
- Fundraising for building (availability of grant money)
- Public Housing shortages
- Affordable housing for single-parent homes
- Transitional housing with services
- One bedroom units (rental housing)
- Public Housing Authority – units obsolete
- Vouchers don't hold enough value for the rent market
- Overabundance of efficiencies for elderly
- Emergency housing
- Rental units for very-low-income
- PHA waiting lists (too long for emergency)
- Availability of units "affordable" for welfare-to-work individuals
- Infrastructure grants (Habitat for Humanity)
- Land costs (too high)
- Financial literacy in loans; "homebuyer education"; funding for those type of programs
- Credit/repair counseling
- Homeowner training in general
- Geriatric housing (those whose needs are not great enough to enter nursing homes);
 - "Rest Homes" (between assisted living and nursing homes)
- Medicare and Medicaid waiver
- Social services for geriatrics
- Dual diagnosis housing
- Wheelchair accessible units

- Conditions of housing that is affordable
- Private contractors knowledge of accessing funds for affordable housing
- Cost to ADA housing; cost prohibitive to single units (need to do multiple units for affordability)
- Rehab units more expensive than New Construction on ADA housing
- Lead-based paint—more money going into fewer units—too costly

OBSTACLES

- Bad credit reports
- Criminal records (felonies)
- Fingerprinting delays process
- Policies for THDA re: replacing mobile homes with mobile homes rather than “stick built”
- Leverage hurts funding
- Lead-based paint regulations are time consuming
- Scoring matrix for funding
- State’s raiding of HOUSE program hurt; HOUSE made other programs work
- Language/cultural barriers for immigrant housing
- Coalition of affordable housing advocates needed state-wide
- Capacity building—lack of operating funds
- Lack of funds (leveraging) for obsolete housing
- Technical assistance on affordable housing programs
- Predatory lending competing with banks
- “NIMBY”

WISH LIST

- Money for:
 - operating
 - repairs
 - housing rehab
 - new construction
 - gap financing
 - land
 - infrastructure
 - homebuyer education
 - down payment
- Greater length of time for operating funds
- THDA—more programs; let THDA have their reserves
- Easier access to programs for applicants

- Accessible resources; make money more accessible
- Success of Habitat's 21st century initiative
- More incentives for landlords and homeowners to upgrade housing stock
- Differences between urban & rural—have them recognized by funders
- Work together to eliminate poverty and develop affordable housing
- Pool resources—partnerships
- Bring faith-based organizations up to speed on affordable housing (include them in partnerships)
- City ordinance that a certain percentage of development be made affordable—"impact fees"
- Reestablish a type of HOUSE program (using a house sales tax); make the argument
- Keep relationships working (share information)
- Funding (Be more creative when putting programs together)

FIRST TN DEVELOPMENT DISTRICT - ALCOA, 11/14/02

NEEDS

- Emergency/transitional housing for special needs population (offenders, illness, mental illness)
- Special needs housing in rural areas
- Collaboration with private landlords/asset managers
- Emergency housing with fewer restrictions
- More transitional housing
- Mobile homes replaced with stick housing
- Building capacity of non profit providers
- Helping sustain building capacity of non profit providers
- Encouraging "community/neighborhood development" in addition to bricks and mortar (strategy)
- Credit worthiness, preparing buyers
- Community-wide housing vision (comprehensive)
- Staff training, staff costs, to build capacity
- Better information and access to available resources
- Affordable, appropriate land
- "NIMBY"
- Sustaining owner occupied housing
- Entering CoC (rural areas)
- More shelters in Knox, Loudon, and own community

- Homelessness: rural = couch homeless, doubled up, transient from interstates, campsites
- More regional collaboration between providers (bonus funding?)
- Breaking through turf
- More affordable rental housing/many not eligible for subsidy/more stock and eligibility/more benefits to landlords for damage (risk reduction)
- Affordable rental housing is in poor condition
- Rural areas—health education to landlords, communities re: special needs (isolation)
- Rental
 - financial management education to sustain housing
 - renter rights and responsibilities, income limits prohibit legal aid
- Payee programs to promote financial management
- Seasonal issues in Sevier, Loudon, Cocke counties
- Rural access to operate capital (No PJ's)
- Regulations too difficult/cumbersome for nonprofits and individuals
- More affordable rural/urban insurance money
- Local government restrictions for housing funds
- Educate agencies and funders re: layering financing/more regulation compatibility
- Strong look at regulations at state and federal level
- Consistent software/reporting programs

OBSTACLES

- Lead-based paint rules (more training, consistency, costs, data sharing between reporting agencies)
- Lead/asbestos regulations deter rehab
- Hard to build affordable housing
- Decision-makers and providers not at same table (lenders, developers, managers)
- Don't know what to do about "difficult renters/populations"
 - look at best practices
- Not enough coordinated social services
- Transportation to/from non-urban available land (can build housing—but not accessible)
- Educate renters re: pet rights
- Accessing HOME funds (difference in urban/rural access and use); no balance/adjustment in capacity judgments between rural/urban

- Housing resource book/website
- Combating predatory lenders
- Marketing of affordable housing to qualified homebuyers
- More money to build community/neighborhood relationships to promote/provide housing programs
- “Best” services are in urban areas and rural folks must travel to the services
- Promote opportunity for renters to own homes
- Educators and government leaders don’t see housing and community issue
- Difficulty identifying ownership when homes are simply passed down—no legal deeds (title issues)
- Property owners not educated re: renting properties, maintenance
- Absent property owners for vacant properties prohibit reuse of affordable housing

WISH LIST

- Educate students regarding responsibilities of home management
- Elected officials spend week in homeless shelters
- More shelters
- Fund mental health beds at community level
- Full continuum of housing
- Get HOUSE Program back
- Combine funder pools of weatherization
- Reduce restrictions/increase funding to meet missions
- Operating supply/capacity building money for rural CHDOs.
- More and better upward bound motivation
- Readily available county/state data (website?)
- Make HOME money “loanable” not just grants (flexibility); builds local capacity of nonprofits
- Designated organization to take headaches of lead paint
- Internal consistency of regulations
 - a. Prefer low-income housing to preserving existing housing quick take provision
 - b. Statewide/community driven housing development strategy that legislators pay attention to
- Increase housing for special populations
- Money for operating costs to maintain quality programs
 - Flexibility of money (at funding and provider levels)
 - Homeowner rehab priority

S.E. TN DEV. DISTRICT - CHATTANOOGA, 11/15/02

NEEDS

- Land Bank – affordable land
- Subsidy funds
- Bledsoe – 24% more seniors
 - homeowner repairs/reconstruction
- Bledsoe – Homeowner repairs/reconstruction Programs
- Meigs Co. – Same as above plus unemployment needs
- More multi-family units—subsidized
- Marketing/outreach of available funds (now underutilized)
- More grants to homeowners plus loans
- Flexible grants to meet scattered site rehab needs
- Sustain homeowner occupancy to prevent blighted properties
- More assisted living facilities—affordable
- Home-based assisted/supportive services
- Grundy—low income pre-senior repair/rehab needs (local/state point system penalizes some; long drawn-out process)
- Priority to very-low-income (< 30%)
- Local applicants need to understand state point system
- Predatory lenders preying on low-interest homeowners
- Education program regarding predatory lending
- Market/outreach home-buyer training
- More homeowner rehab (major) (8 out of 10 calls from elderly)
- Means to recapture subsidy fund programs (2nd mortgage)
- Down payment/closing funds for Public Housing residents
- Quality contractors and work (require guarantee and geographic range) (Athens requires state level license as precondition of city license)
- Homeowner programs out of reach for many special needs (affordability)
- Providers collaborate and educate each other on programs
- Homeless = transitional plus affordable permanent housing
- Polk – No low income family multi-family housing units

OBSTACLES

- Inconsistency in funder rules which prohibit layering
- Single family rehab: average rehab costs increasing which decreases the number of homes for rehab
- Bigger money at once rather than trickle ongoing
- Resource—more Appalachian Service Project type programs – linking with faith-based groups
- Qualified and certified lead-based paint contractors (not enough local)
- Different building trust with Hispanic populations
- Restrictions on TN use of CDBG money
- Understanding hybrid possibilities
- Trust level among elderly regarding rehab loans

WISH LIST

- More money (grants for gap money, housing rehab)
- More assisted care facilities with supportive services
- Re-design 202/811 to fund supportive services
- More money to meet targeted needs
- Community facility money
- Housing clearinghouse
- Continue New Start
- Restore HOUSE